

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-20291
Gary and Amy Stilwell Judge: _____
Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: 05/21/2019
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ WHO

Initial Debtor: /s/GS

Initial Co-Debtor: /s/AS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 404.00 per month to the Chapter 13 Trustee, starting on June 1, 2019 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750.00
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	2018 & 2017 tax returns	\$3,000.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
M&T Credit Services	2016 Hyundai Elantra	\$17,454.00	\$5,000.00	0	\$5,000.00	4.5%	\$5,354.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Quicken Loans (1st mtg) to be paid outside of plan.

PNC Bank (auto loan for 2014 Kia Soul) to be paid outside of plan.

Student loans

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
M&T Credit Services	2016 Hyundai Elantra	\$17,454.00	\$5,000.00	\$17,454.00	balance of loan and interest above 4.5% rate

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 05/21/2019

/s/Gary Stilwell
Debtor

Date: 05/21/2019

/s/Amy Stilwell
Joint Debtor

Date: 05/21/2019

/s/ William H. Oliver, Jr.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Gary Stilwell, Sr.
Amy Stilwell
DebtorsCase No. 19-20291-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 90

Date Rcvd: May 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2019.

db/jdb +Gary Stilwell, Sr., Amy Stilwell, 27 Fennel Ct, Manchester Township, NJ 08759-5171
 518258835 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 518258834 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518258837 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 518258836 +Bank Of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
 518258841 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 518258840 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 518258843 +Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
 518258842 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518258845 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
 518258844 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518258847 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
 518258846 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 518258849 +Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
 518258848 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 6407,
 Sioux Falls, SD 57117-6407
 518258851 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 518258850 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518258862 Comenitycapital/hgsdis, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
 518258868 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 518258869 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 518258873 +Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999
 518258872 +Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
 518258875 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518258879 +Monmouth County Postal, 171 Broad St, Red Bank, NJ 07701-2099
 518258880 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
 518258889 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 518258887 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 518258888 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 518258886 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 518258892 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 518258900 +Synch/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253
 518258919 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475,
 Minneapolis, MN 55440-9475
 518258920 +Tnb-Visa (TV) / Target, Po Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 23 2019 00:15:00 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 23 2019 00:14:55 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518258839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2019 00:17:13 Capital One,
Po Box 30281, Salt Lake City, UT 84130-0281
 518258838 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2019 00:16:48 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518258853 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 Comenity Bank/Ann Taylor,
Po Box 182789, Columbus, OH 43218-2789
 518258852 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:38 Comenity Bank/Ann Taylor,
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 518258855 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 Comenity Capital Bank/HSN,
Po Box 182120, Columbus, OH 43218-2120
 518258854 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 Comenity Capital Bank/HSN,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 518258857 +E-mail/PDF: gecsedirecoverycorp.com May 23 2019 00:17:04 Comenity/MPRC, Po Box 965007,
Orlando, FL 32896-5007
 518258856 +E-mail/PDF: gecsedirecoverycorp.com May 23 2019 00:16:43 Comenity/MPRC,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 518258860 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 ComenityCapital/BoscoV,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 518258861 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 ComenityCapital/BoscoV,
Po Box 182120, Columbus, OH 43218-2120
 518258858 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 Comenitybank/trwrdsV,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 518258859 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:39 Comenitybank/trwrdsV,
Po Box 182789, Columbus, OH 43218-2789
 518258863 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:40 Comenitycapital/hgsdis,
Po Box 182120, Columbus, OH 43218-2120

District/off: 0312-3

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Page 2 of 3
Total Noticed: 90

Date Rcvd: May 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518258865 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:40 Comenitycapital/zlotlt,
Po Box 182120, Columbus, OH 43218-2120

518258864 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 00:14:40 Comenitycapital/zlotlt,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

518258870 E-mail/Text: mrdiscen@discover.com May 23 2019 00:14:07 Discover Financial,
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850

518258871 E-mail/Text: mrdiscen@discover.com May 23 2019 00:14:07 Discover Financial, Po Box 15316,
Wilmington, DE 19850

518258867 +E-mail/PDF: pa_dc_ed@navient.com May 23 2019 00:17:40 Dept of Ed / Navient, Po Box 9635,
Wilkes Barre, PA 18773-9635

518258866 +E-mail/PDF: pa_dc_ed@navient.com May 23 2019 00:17:40 Dept of Ed / Navient,
Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

518258874 E-mail/Text: cio.bncmail@irs.gov May 23 2019 00:14:23 Internal Service Revenue,
PO Box 7346, Philadelphia, PA 19101-7346

518258876 +E-mail/Text: bncnotices@becket-lee.com May 23 2019 00:14:11 Kohls/Capital One,
Po Box 3115, Milwaukee, WI 53201-3115

518258878 E-mail/Text: camanagement@mtb.com May 23 2019 00:14:35 M&T Credit Services,
1 Fountain Plz Fl 4, Buffalo, NY 14203

518258877 E-mail/Text: camanagement@mtb.com May 23 2019 00:14:35 M&T Credit Services,
Attn: Bankruptcy, Po Box 1288, Buffalo, NY 14240

518258881 +E-mail/PDF: pa_dc_claims@navient.com May 23 2019 00:17:16 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655

518258882 +E-mail/Text: bnc@nordstrom.com May 23 2019 00:14:18 Nordstrom FSB, Attn: Bankruptcy,
Po Box 6555, Englewood, CO 80155-6555

518258883 +E-mail/Text: bnc@nordstrom.com May 23 2019 00:14:18 Nordstrom FSB, 13531 E Caley Ave,
Englewood, CO 80111-6505

518258885 +E-mail/Text: Bankruptcy@pinnaclefcu.com May 23 2019 00:14:34 Pinnacle Fed Cr Un,
135 Raritan Center, Edison, NJ 08837-3645

518258884 +E-mail/Text: Bankruptcy@pinnaclefcu.com May 23 2019 00:14:34 Pinnacle Fed Cr Un,
135 Raritan Center Pkwy, Edison, NJ 08837-3645

518258890 +E-mail/Text: bankruptcyteam@quickenloans.com May 23 2019 00:15:21 Quicken Loans,
Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906

518258891 +E-mail/Text: bankruptcyteam@quickenloans.com May 23 2019 00:15:21 Quicken Loans,
1050 Woodward Ave, Detroit, MI 48226-1906

518258893 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synch Bank/American Eagle,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258894 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:04 Synch Bank/American Eagle,
Po Box 965005, Orlando, FL 32896-5005

518258898 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:04 Synch/Jewelry TV, Po Box 965036,
Orlando, FL 32896-5036

518258897 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:42 Synch/Jewelry TV,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258899 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synch/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258895 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synch/car Care Mavis T,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258896 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synch/car Care Mavis T,
C/o Po Box 965036, Orlando, FL 32896-0001

518258901 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:30 Synchrony Bank,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258902 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:05 Synchrony Bank, Po Box 965005,
Orlando, FL 32896-5005

518258903 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synchrony Bank/Banana Republic,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518258904 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:30 Synchrony Bank/Banana Republic,
Po Box 965005, Orlando, FL 32896-5005

518258905 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synchrony Bank/Care Credit,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518258906 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:05 Synchrony Bank/Care Credit,
P.o. Box 965005, Orlando, FL 32896-5005

518258907 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258908 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:29 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005

518258909 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:30 Synchrony Bank/PC Richard,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518258910 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:05 Synchrony Bank/PC Richard,
C/o Po Box 965036, Orlando, FL 32896-0001

518258911 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:05 Synchrony Bank/QVC,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518258912 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:10 Synchrony Bank/QVC,
Po Box 965005, Orlando, FL 32896-5005

518258913 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:05 Synchrony Bank/ShopNBC,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

518258914 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:43 Synchrony Bank/ShopNBC,
Po Box 965005, Orlando, FL 32896-5005

518258915 +E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:16:43 Synchrony Bank/TJX,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 90

Date Rcvd: May 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518258916	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:30	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
518258917	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:05	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518258918	+E-mail/PDF: gecsed@recoverycorp.com May 23 2019 00:17:06	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
		TOTAL: 57

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2019 at the address(es) listed below:

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Gary Stilwell, Sr. bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Amy Stilwell bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 3